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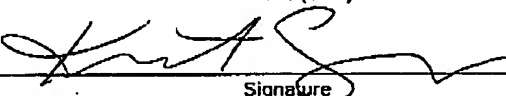
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Re: Serial No. 10/699,552
Atty. Docket No. WELL0036
TOTAL PAGES (Incl. cover sheet) - 19
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Response (18 pages).

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Orcutt

Docket No.: WELL0036

Serial No. : 10/699,552

Art Unit: 3621

5 Filed: October 30, 2003

Examiner: Elisca, Pierre E.

Title: Express Check Conversion

April 19, 2005

10 Commissioner for Patents
Mail Stop Non Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

15 **RESPONSE**

Sir:

20 This is a Response to the Office Action, dated 19 January 2005, for the above-identified patent application. Amendment to the Claims is attached hereto. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.